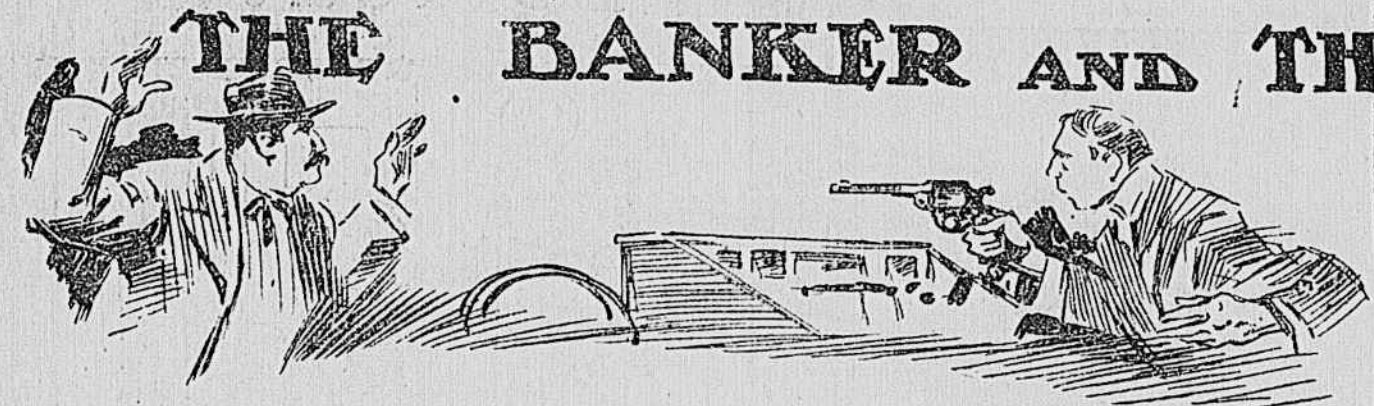


# REAL ROMANCES OF THE BUSINESS WORLD

## THE BANKER AND THE BANKRUPT



BY RICHARD SPILLANE.

No one would suppose from the appearance of things that there was anything unusual happening in the bank. It was more than an hour after closing time and the scores of clerks were engaged on the day's accounts. Now and then one of the young men would look at the clock and estimate how much longer it would take him to dispose of the mass of detailed work before him. Wall Street was only fifty feet distant, but its hum and roar sounded far away. There was little conversation, for the clerks were well trained. Now and then you could hear the scratching of a pen or the crackle of paper as the pages of big ledgers were turned.

In a little room in a far corner of the bank the president sat at his desk smoking. A sheet, which showed the condition of the account of one of the bank's clients, was before him. Occasionally he glanced at it, and when he did he frowned.

For a mild mannered man the president bore a queer reputation. No one about the establishment ever had seen him angry, but from high official down to the humblest clerk there was a wholesome fear of him. He was courteous and fair in his treatment of them, but he had a way of rebuking an offender that made others loath to merit his displeasure. There was a sting in his words at such a time, softly though he uttered them, that hurt. And then his eyes expressed so much and suggested so much more of his real feelings.

The vice-president entered and the president glanced at him inquiringly. "I fear it is as you think," he said. "Morse reports that an appointment has been made with Clapton, his counsel, for to-night at his home."

"Well, wait five minutes more," said the president. The vice-president went out and the president resumed his

smoking. He leaned far back in his chair and seemed to enjoy to the fullest the quality of his cigar. When the five minutes were up the vice-president again appeared. "Nothing yet," he reported.

"Ask Roberts to telephone to Thompson to come here," said the president. There was a phone on the president's desk, but usually the president had others do his telephoning.

"Roberts tells me Thompson says he is too busy to come now; that he'll be over in half an hour," the vice-president announced a little later.

"Have Roberts tell him I way to come at once," said the president. The president had not raised his voice. In fact, he spoke slower than before, but the vice-president almost ran to carry the message to the cashier.

A few minutes later a large man, who had too much fat on his frame for a person under middle age, was ushered into the room by the vice-president. The newcomer was perspiring.

"Pardon me," he said, as he came forward and extended his hand. "I would have been here an hour ago but this has been a terrible day, and I have been rushed to death. I am sorry if I detained you."

"Sit down," said the president, not noticing his caller's extended hand, but pointing to a chair in the corner. Then, addressing the vice-president, he said: "We are not to be disturbed on any account. Understand?"

"Yes," replied the vice-president. Then he departed.

The president threw the stub of his cigar away and turned to his visitor. "Mr. Thompson," he said, "you owe this bank \$320,000."

"Yes, I know, and I'm doing all I can to," said Thompson. "I know exactly what you are doing."

Roberts, our cashier, certified your checks to-day. He should not have done it. But here in Wall Street we have to take chances, and he foolishly took too wide a chance with you. He tells me that when your last check for \$186,000 came in you promised to have the securities to cover your overdraft in the bank within thirty minutes. Is that true?"

"Yes, but it has been such a fearful day," said Thompson. "I am all in a tangle. As soon as I can get matters straightened out I'll make my overdraft good."

"Why lie to me?" asked the president. Thompson flushed and half rose, but the stern eye of the banker checked him.

"I did not come here to be insulted," he sputtered as he wiped his brow in agitation.

"Mr. Thompson," said the president, "you've been on the wrong side of the market and you're broke. There is such a thing as falling honestly and such a thing as falling dishonestly. You're preparing to fall dishonestly. You plan to rob this bank. You took a desperate gambling chance to-day in the hope of saving yourself, but when you did not succeed you determined to throw the burden on us. The checks we certified were to pay for stock that was to be turned over to us after delivery. You have that stock in your safe now. I want it."

Thompson's face was red. He closed his fist convulsively as the president spoke. It was not the spoken word, however, that made his heart beat so fast and made him fearful. Somehow the eyes of the cold-blooded man sitting looking at him so keenly, searching his very soul, as it seemed, carried more of a message than the words themselves, blither as they were.

"You do me a great wrong," Thompson declared. "I assure you I mean to turn the stock over to you as soon as I can get my affairs out of the tangle they're in. This has been the heaviest day the Street has had this year. Just as soon as—"

"Why lie to me?" the president repeated. "I told you I knew exactly what you were doing. You mean to rob us. You mean to fail to-morrow. You have an appointment with Clapton for to-night. He is to engineer it for you."

Thompson seemed to have been spying on me," Thompson exclaimed, in a rage. Then, losing control of himself, he declared with an oath that it was true he was going to fail, and he was glad of it, so long as he could revenge himself on the man who had been so cowardly as to put a spy in his chair. He switched his head and saw only that his debt to the bank was not double, treble quadruple what it happened to be.

He was not looking at the president as he talked, but when he did look at him something in the glint of the president's eye caused him to stop suddenly and sink further back in his chair.

"Mr. Thompson," said the president, in the same cold, calm voice as before. "I have had various experiences with men of your kind, and they never have succeeded in robbing me yet, and you are not going to succeed now. Let me tell you about the first of the lot. I was only a young man then. It was out in Nebraska. I was a telegraph operator in a small town there—a boom town; one of those towns that blossom in a year and fade in a month. There was a Jim Crow bank there, and the cashier gave up his job, and the owner of the bank offered the place to me. I didn't know much about banking, and one of the first things I did was to lend \$5,000 to a cattleman. He was a plausible rascal, and he had my confidence, just as you had the confidence of Roberts. He needed the money to buy a bunch of cattle, which he would drive to Omaha and sell. Well, he bought the cattle and he drove them to Omaha, and then he came back. The high price was on that boom town when he returned. He came into the bank, smiling and gay, and chatted with me in the most friendly spirit. I asked him about the cattle deal, and he told me he had bought the herd and had driven them to Omaha and had sold the lot, but had not received as much for them as he expected. He had made a profit, but was a trifle disappointed. Then he talked about other things, and started to go away. I called him back. 'Mr. Jackson,' I said, 'how about that money you owe us?'"

"He laughed. He was a big, raw-boned man, I was about as I am now, but perhaps a bit stronger than I am to-day. 'That money?' he said. 'Why, I need that money. This town is withering and is going to blow away.'"

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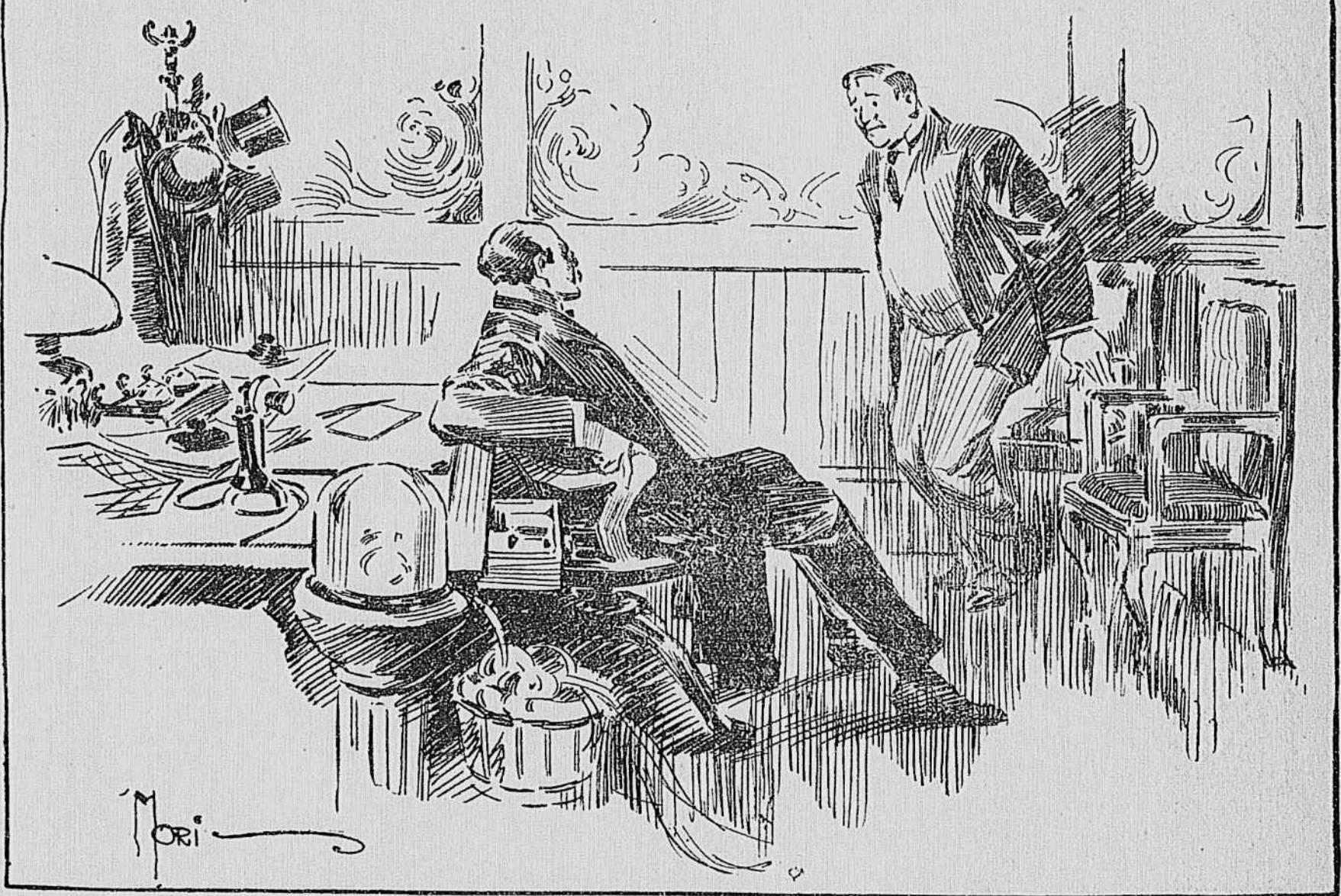
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The cattle business is no good. This town is no good. I'm going to pull up stakes. That \$5,000 will come in handy out in Colorado."

I told him the loss of that money would be serious to the man who owned the bank, but he didn't care. I told him it meant that there would be a stain on my name, for I had lent the money to him, but he seemed to think that was no concern of his. We were standing near the door, and I closed it and locked it before he realized what I was about. Then, with the key in my hand, I turned and said a few things to him. One of the things was that I'd get that money or there would be a funeral. He stood looking into each other's eyes a few moments, and then he lost his courage and begged me not to do anything rash. He thought I had a gun then, but I only had the big key I had taken from his lock. 'Where's the money?' I asked. 'I haven't got it,' he replied. 'As God is my judge, I haven't got it.'"

"I went behind the counter and got a real gun, and when I got it I put it on him for the moral effect it would have. The moral effect of a gun in the hand of a determined man is excellent. Mr. Thompson, I can assure you. Next I went outside and shoved the muzzle of that gun against the stomach of that cattleman and told him to throw up his hands. He threw them up just as high as they would go. While they were up I went through him. There wasn't a dollar in his pockets, and he didn't have on the money belt that he sometimes wore. If the money was anywhere, it was at his home. I was decided to go there. His pony was hitched outside the bank, but Mr. Jackson had to walk. He never made a move while I was unlocking the door. We walked across the prairie to his home. It was a long trip, and he had the same man to-day that I was in those early days. You are another Jackson. I want an order on you managing clerk to turn over to us all the securities that are in your safe. There was \$6,750 in that keg and I returned to Jackson what belonged to him after our debt had been liquidated, just as I'll return to you what belongs to you after we get what belongs to us."

"I'll not be intimidated," said Thompson, who showed on the surface a spirit of defiance he did not really feel.

"Intimidated?" said the banker. "Intimidate you? Why, you craven creature, you are trembling with fear now."

Once more Thompson started to rise and once more when the president ordered to sit down he sank back into his chair.

For two or three minutes Thompson sat and stared at the president, or looked about the room. There were no decorations on the walls, for the room was severely plain. The desk, with its equipment, a stock ticker, a hat and a few chairs, were all the furnishings of the private office. Once when the president opened a drawer Thompson saw a shining object within that made him shudder.

The stillness of the sound-proof room, the calm of the man at the desk and the turmoil he had been through during the day began to affect the visitor's nerves. He could hear the ticking of the watch in his pocket and mechanically he began to count the beats. Then he studied the face of the man at the desk, and somehow he could see in his mind's eye that same implacable man, pistol in hand, searching across the Nebraska prairie and searching for the money in the cattleman's house. Then he got to wondering who had been the traitor who

advised the bank of conditions in his office and of the plans to leave the bank in the lurch.

He felt a mad desire to throttle the traitor. But whatever his mind turned to it was not long. Always it returned to the man before him. What did he propose doing? What would he do if Thompson sprang up and defied him? Thompson's fast beating heart told him such an act would be extremely hazardous. Thompson's eyes told him, too, that the banker watched him like a hawk. But something had to be done to break the strain, and Thompson, after swallowing hard several times, attempted it.

"I must return to my office," he said. And when the banker did not reply to him he raised his voice. "I tell you I must return to my office."

"Don't excite yourself unnecessarily," said the president in his cold, even tones, "you may leave here after the securities are in my hands, no until then. You are verging on the hysterical now. Calm yourself. That door is locked. It will not be opened until I so desire. If you know of any way of getting out of here until I want you to go you are at liberty to avail yourself of it. The door is locked. It is disconnected. The door is absurd. Windows? There are none. I am inclined to think you are not going to keep your appointment with Clapton this evening. You and I will remain here until this little matter of ours is settled."

"But this is shameful, outrageous, preposterous!" exclaimed Thompson. The president did not answer him, and soon he was still again. It was not long before the ticking of his watch got on his nerves once more. He wondered how long this torture would continue. His judgment told

him there was no yielding to the cold-blooded man at the desk. Nature had not given the banker that square chin without reason. The more Thompson thought of the possible duration of his detention the more acute became his mental and physical distress.

"I cannot stand this any longer," he acknowledged at last. "I'll write the order you demand, but I warn you now I'll fight you in the courts. This is illegal, unheard of, outrageous."

"We'll take our chances in the courts if we have to," replied the president. "Don't worry yourself about us. Just sign this. I had the order written before you came over."

Thompson looked at him, and for a moment he felt like tearing the paper in shreds, but he thought better of it and signed. Then the banker touched a buzzer and soon the door opened and the vice-president entered. The paper was handed to him.

"Now you are satisfied?" asked Thompson.

"Just a few minutes more," said the president. "The securities will be here presently."

Thompson sighed. It seemed a long time, but it was less than ten minutes when the vice-president returned. "Now Mr. Thompson," said the president, "if you care to wait while Roberts examines these, all well and good. If you prefer to have what does not belong to us returned to you in the morning I'll see that it is done."

Mr. Thompson said he did not care to wait. He rose from the chair and drew a long breath as he straightened himself out. Then, as he passed the desk to get his hat, he was impelled to look into the drawer. A pistol was a strange fascination for some persons.

But Thompson did not see a pistol.

Instead he beheld a heavy, massive key, highly polished and of old design.

The president saw him looking at the key, and Thompson was impelled to explain.

"I thought that was a gun," he said. "I could see the glint of light on a portion of it from where I sat."

"That's odd," said the president. "That old key is my mascot. It's the one that we used in the door of that Nebraska town I told you about."

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### Waverly Social News

[Special to The Times-Dispatch.]

Waverly, Va., February 25.—Jester Gray, who has been visiting friends in Waverly for the past two months, left this week for his home in Delaware.

Mrs. George Hayes, of Franklin, is visiting her sister, Mrs. V. C. Johnson, in Waverly.

W. T. Daniel and R. W. Chappell and Mrs. Lucy A. Chappell attended the Chappell-Rose nuptials in Fredericksburg this week.

The women of the Waverly Methodist Church gave a silver social at the parsonage on Thursday night.

W. H. Ford and Harvey Fleetwood were in Petersburg on Wednesday last. Miss Mary W. May, of Waverly, is visiting friends in Richmond.

Colonel Robert W. Arnold visited friends in Norfolk on Thursday. Miss Ellen Broadus, of Bowling Green, and William Broadus, of Richmond, spent Sunday with their sister, Mrs. George E. Burt, in Waverly.

Oscar Swinford and Clarence Stockell, of Richmond, were in Waverly to-day.

James P. Kilmarlin, of Petersburg, was the guest of his brother, Dr. F. M. Kilmarlin, on West Main Street, on Wednesday.

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The Great DANDERINE Never  
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Free to show how quickly will send a large sample free by return mail to anyone who sends this free coupon to the Knowlton Danderine Co., Chicago, with their name and address and 10c in silver or stamps to pay postage.

### ALL HOUSEHOLD EMERGENCIES



AN HOUR saved in summoning the plumber by telephone may save the price of several years of service.

It certainly saves a lot of discomfort and worry. The Bell Telephone keeps the household in constant touch with all the resources of civilization and is instantly available in any emergency.

It also keeps the household in constant touch with the broader outside world by means of the Long Distance Service of the Bell System.

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### Quick Relief From Catarrh

A Simple, Safe, Reliable Way, and it Costs Nothing to Try.

Those who suffer from catarrh know its miseries. There is no need of this suffering. You can get rid of it by a simple, safe, inexpensive home treatment discovered by Dr. Blosser, who for over thirty-six years has been treating catarrh successfully.

His treatment is unlike any other. It is not a spray, douche, salve, cream or inhaler, but is a more direct and thorough treatment than any of these. It cleans out the head, nose, throat and lungs so that you can again breathe freely and sleep without that stopped-up feeling that all catarrh sufferers have. It heals the diseased mucous membranes and arrests the foul discharge, so that you will not be constantly blowing your nose and spitting, and at the same time it does not poison the system and ruin the stomach, as internal medicines do.

If you want to test this treatment without cost, send your address to Dr. J. W. Blosser, 774 Walton Street, Atlanta, Ga., and he will send you by return mail enough of the medicine to satisfy you that it is all he claims for it as a remedy for catarrh, catarrhal headaches, catarrhal deafness, asthma, bronchitis, colds and all catarrhal complications. He will also send you free an illustrated booklet. Write him immediately.

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